

UNITED STATES BANKRUPTCY COURT  
FOR THE  
DISTRICT OF MASSACHUSETTS

In re  
ANDREW GREENHUT,  
Debtor

IN PROCEEDINGS UNDER  
CHAPTER 13  
CASE NO.: 19-10782

**MOTION OF DEBTOR TO AMEND SUMMARY OF SCHEDULES, SCHEDULES “I”  
AND “J”, STATEMENT OF CURRENT MONTHLY INCOME AND CHAPTER 13  
CALCULATION OF NET DISPOSABLE INCOME AND FORM 106DEC**

NOW COMES, the Debtor, Andrew Greenhut, and hereby moves this Honorable, pursuant to Fed. R. Bankr. Pro. 1009(a) and MLBR 1009-1(a), for an Order permitting the Debtor to amend his Summary of Schedules, Schedules “I” and “J”, Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income and Form 106Dec. As grounds therefor, the Debtor states as follows:

1. Contemporaneously with the filing of this Motion, the Debtor has filed a Third Amended Chapter 13 Plan and Motion to Approve the Amendment of the same.
2. The Debtor’s Amended Summary of Schedules, Amended Schedules “I” and “J”, Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income and Amended Form 106Dec are attached hereto as Exhibit “A”.
3. The Amendment of both the Plan and the Schedules referred to herein are occasioned by the recent decision of the Texas Supreme Court ruling in favor of the Creditor Gita Srivastava and the Debtor’s decision not to pursue and further appeals of the same. Additionally, the Debtor has been informed by his partner and fiancée that she is expecting their first child due in December of 2020.

4. These events represent a substantial change in the Debtor's financial and legal circumstances and necessitate the filing of an Amended Schedules of Income and Expenses and the submission of a Second Amended Chapter 13 Plan.
5. Because the Debtor's Plan, income and expenses have been the focus of repeated criticisms by the Creditor, Gita Srivastava, the Debtor, out of genuine desire of transparency and candor towards both this Court and the Chapter 13 Trustee, the Debtor felt it necessary not only to amend his Schedules of present income and expenses as expressed on his Schedules "I" and "J", but to also amend his Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income (i.e. Form 122C-1 and C-2) which reflects the Debtor's Income and Expenses during the period for the six-month period prior to the Debtor's Chapter 13 filing. Additionally, the Debtor has included in the Amended Schedules and "I" and "J" and the Amended Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income, the income and expenses of the Debtor fiancée and treated the same as a household of three (3), as the couple are expecting their first child in December of this year.
6. Furthermore, before submitting these amended documents to the Court, the Debtor has submitted them to the Chapter 13 Trustee for her review, along with the underlying paystubs of the Debtor and his fiancée for the present timeframes implicated by the Amended Schedules and "I" and "J" and the past timeframe represented Amended Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income, along with a confidential signed written statement from the Debtor's fiancée, concerning her intentions to return to work after giving birth, her income and her personal expenses. This was done at the request of the Chapter 13 Trustee and in order to allay the concerns raised by the Chapter 13

Trustee reflected in her Response to the Debtor's Second Amended Chapter 13 Plan regarding the Net Disposable Income analysis under 11 U.S.C. § 1325(b)(1) and (2).

7. The Debtor's Amended Schedules "I" and "J" reflect the Debtor's current income as of this date and the Debtor's current and reasonably expected future expenses in order to support the terms of the Debtor's Third Amended Chapter 13 Plan.

WHEREFORE, the Debtor respectfully requests that the Court allow the further amendment of his Summary of Schedules, Schedules "I" and "J", Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income (i.e. Form 122C-1 and C-2) and Form 106Dec and grant all other relief deemed just and proper.

ANDREW GREENHUT, Debtor  
By his Attorney,

Date: 8/5/2020

/s/ Richard N. Gottlieb, Esq.  
Richard N. Gottlieb, Esq. BBO# 547970  
Law Offices of Richard N. Gottlieb  
Ten Tremont Street  
Suite 11, 3<sup>rd</sup> Floor  
Boston, MA 02108  
(617) 742-4491  
[rnglaw@verizon.net](mailto:rnglaw@verizon.net)

# **Exhibit “A”**

**Fill in this information to identify your case:**

Debtor 1 **Andrew Greenhut**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS

Case number **19-10782**  
(if known)

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>0.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>75,727.63</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <b>75,727.63</b>

#### Part 2: Summarize Your Liabilities

	<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>7,253.70</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>4,443.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>385,787.24</b>
<b>Your total liabilities</b>	\$ <b>397,483.94</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>12,729.37</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>9,906.37</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **17,111.44**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**From Part 4 on *Schedule E/F*, copy the following:**

**Total claim**

9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>4,443.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>

9g. **Total.** Add lines 9a through 9f.

\$ **4,443.00**

Fill in this information to identify your case:

Debtor 1 Andrew Greenhut

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS

Case number 19-10782  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

##### Occupation

##### Employer's name

##### Employer's address

##### Debtor 1

- ☒ Employed  
☐ Not employed

Product Manager

DataRobot

225 Franklin Street  
13th Floor  
Boston, MA 02210

##### Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Human Resources Manager

Lincoln Institute of Land Policy

113 Brattle Street  
Cambridge, MA 02138

##### How long employed there?

1 Year, 1 Month

2 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>13,666.66</u>	\$ <u>7,156.48</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>13,666.66</u>	\$ <u>7,156.48</u>

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>13,666.66</b>	\$ <b>7,156.48</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>3,680.14</b>	\$ <b>1,876.31</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>1,626.00</b>	\$ <b>354.16</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>319.00</b>	\$ <b>103.03</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>Transit deductions</b>	5h.+ \$ <b>90.00</b>	+ \$ <b>0.00</b>
<b>FSA</b>	\$ <b>0.00</b>	\$ <b>45.13</b>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>5,715.14</b>	\$ <b>2,378.63</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>7,951.52</b>	\$ <b>4,777.85</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>7,951.52</b>	+ \$ <b>4,777.85</b> = \$ <b>12,729.37</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	<b>12,729.37</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		



Fill in this information to identify your case:

Debtor 1 Andrew Greenhut

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS

Case number 19-10782  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,450.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 78.54

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>203.10</b>
6b. Water, sewer, garbage collection	6b. \$	<b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>97.72</b>
6d. Other. Specify: <b>Fiancee's Cell Phone</b>	6d. \$	<b>71.42</b>
<b>7. Food and housekeeping supplies</b>		7. \$ <b>947.44</b>
<b>8. Childcare and children's education costs</b>		8. \$ <b>1,956.79</b>
<b>9. Clothing, laundry, and dry cleaning</b>		9. \$ <b>183.86</b>
<b>10. Personal care products and services</b>		10. \$ <b>215.93</b>
<b>11. Medical and dental expenses</b>		11. \$ <b>312.06</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ <b>330.08</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>		13. \$ <b>151.87</b>
<b>14. Charitable contributions and religious donations</b>		14. \$ <b>36.56</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>367.83</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>85.00</b>
15d. Other insurance. Specify:	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Vehicle Excise Tax</b>		16. \$ <b>10.53</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify:	17c. \$	<b>0.00</b>
17d. Other. Specify:	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		18. \$ <b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b> Specify:		\$ <b>0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <b>Expenses related to pet ownership</b>		21. +\$ <b>156.52</b>
<b>Average Monthly Contrib. to 529 Plan by Non-Debtor Fiancee</b>		+\$ <b>625.00</b>
<b>Average Monthly Savings by Non-Debtor Fiancee</b>		+\$ <b>1,126.12</b>
<b>Average Monthly Contrib. to Roth IRA by Non-Debtor Fiancee</b>		+\$ <b>500.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>9,906.37</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>9,906.37</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>12,729.37</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>9,906.37</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	<b>2,823.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain here: <b>See Line No. 46 on B122-C2</b>		

**Fill in this information to identify your case:**

Debtor 1 Andrew Greenhut  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS

Case number 19-10782  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Andrew Greenhut  
Andrew Greenhut  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date August 5, 2020

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Andrew Greenhut

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts

Case number 19-10782  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☒ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 13,013.65	\$ 6,562.50
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. <b>Interest, dividends, and royalties</b>	\$ <b>68.11</b>	\$ <b>0.00</b>
8. <b>Unemployment compensation</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you	\$ <b>0.00</b>	
For your spouse	\$ <b>0.00</b>	
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ <b>0.00</b>	\$ <b>0.00</b>
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
<b>Net stock sales</b>	\$ <b>97.32</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
Total amounts from separate pages, if any.	+ \$ <b>0.00</b>	\$ <b>0.00</b>
11. <b>Calculate your total average monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ <b>13,179.08</b>	+ \$ <b>6,562.50</b> = \$ <b>19,741.58</b>
		Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** \$ **19,741.58**

13. **Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 below.

☐ You are married and your spouse is filing with you. Fill in 0 below.

☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

<b>Cohabitant's Monthly Retirement, Roth IRA and Savings</b>	\$ <b>1,626.12</b>
<b>Cohabitant's Monthly Personal Debt Payments</b>	\$ <b>576.42</b>
<b>Cohabitant's Monthly Personal Health Care</b>	\$ <b>282.60</b>
<b>Cohabitant's Monthly Personal Transport., Ins. &amp; Pet Exp.</b>	+ \$ <b>145.00</b>
<b>Total</b>	\$ <b>2,630.14</b>

Copy here=> - **2,630.14**

14. **Your current monthly income.** Subtract line 13 from line 12. \$ **17,111.44**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> \$ **17,111.44**

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form. \$ **205,337.28**

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

**16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. MA
- 16b. Fill in the number of people in your household. 3
- 16c. Fill in the median family income for your state and size of household. \$ 102,059.00  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).* On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. \$ 19,741.58

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 2,630.14

19b. Subtract line 19a from line 18.

\$ 17,111.44

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. \$ 17,111.44

Multiply by 12 (the number of months in a year). x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 205,337.28

20c. Copy the median family income for your state and size of household from line 16c. \$ 102,059.00

**21. How do the lines compare?**

- ☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.
- ☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Andrew Greenhut**

**Andrew Greenhut**  
Signature of Debtor 1

Date **August 5, 2020**  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1 Andrew Greenhut

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts

Case number 19-10782  
(if known)

☐ Check if this is an amended filing

Official Form 122C-2

## Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

#### 5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

3

#### National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,384.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

**People who are under 65 years of age**

7a. Out-of-pocket health care allowance per person \$ 52  
 7b. Number of people who are under 65 X 3  
 7c. **Subtotal.** Multiply line 7a by line 7b. \$ 156.00 Copy here=> \$ 156.00

**People who are 65 years of age or older**

7d. Out-of-pocket health care allowance per person \$ 114  
 7e. Number of people who are 65 or older X 0  
 7f. **Subtotal.** Multiply line 7d by line 7e. \$ 0.00 Copy here=> \$ 0.00

7g. **Total.** Add line 7c and line 7f \$ 156.00 Copy total here=> \$ 156.00

**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

**Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:**

☒ **Housing and utilities - Insurance and operating expenses**

☒ **Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 697.00

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 2,129.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
-NONE-	\$ <u>          </u>

9b. Total average monthly payment \$ 0.00 Copy here=> -\$ 0.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than \$0, enter \$0.

\$ 2,129.00 Copy here=> \$ 2,129.00

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** \$ 321.00

Explain why: Actual rent is \$2450 per month



Debtor 1 **Andrew Greenhut**Case number (if known) **19-10782**11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.☐ 0. Go to line 14.☐ 1. Go to line 12.☒ 2 or more. Go to line 12.12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$ **500.00**13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.**Vehicle 1** Describe Vehicle 1: **2015 Honda Odyssey 20000 miles Valuation based on KBB.com Private Party sale value**13a. Ownership or leasing costs using IRS Local Standard..... \$ **497.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
Rtn Federal Credit Union	\$ <b>122.33</b>

Total Average Monthly Payment

\$ **122.33**Copy here => -\$ **122.33**

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. if this number is less than \$0, enter \$0. ....

\$ **374.67**Copy net Vehicle 1 expense here => \$ **374.67****Vehicle 2** Describe Vehicle 2: \_\_\_\_\_13d. Ownership or leasing costs using IRS Local Standard..... \$ **0.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
-NONE-	\$ _____

Total average monthly payment

\$ **0.00**Copy here => -\$ **0.00**

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from line 13d. if this number is less than \$0, enter \$0. ....

\$ **0.00**Copy net Vehicle 2 expense here => \$ **0.00**14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ **0.00**15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ **84.50**

Debtor 1 **Andrew Greenhut**Case number (if known) **19-10782****Other Necessary Expenses**

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  
Do not include real estate, sales, or use taxes. \$ **6,461.61**
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ **0.00**
18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.  
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ **41.74**
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ **319.83**
20. **Education:** The total monthly amount that you pay for education that is either required:  
☐ as a condition for your job, or  
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ **0.00**
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.  
Do not include payments for any elementary or secondary school education. \$ **0.00**
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.  
Payments for health insurance or health savings accounts should be listed only in line 25. \$ **0.00**
23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted. +\$ **97.92**
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ **12,567.27**  
Add lines 6 through 23.

**Additional Expense Deductions**These are additional deductions allowed by the Means Test.  
*Note:* Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.
- |                        |                         |  |
|------------------------|-------------------------|--|
| Health insurance       | \$ <b>86.71</b>         |  |
| Disability insurance   | \$ <b>0.00</b>          |  |
| Health savings account | + \$ <b>291.67</b>      |  |
| <b>Total</b>           | <b>\$ <u>378.38</u></b> | <b>Copy total here=&gt; \$ <u>378.38</u></b> |
- Do you actually spend this total amount?  
☐ No. How much do you actually spend?  
☒ Yes \$ \_\_\_\_\_
26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b) \$ **0.00**
27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.  
By law, the court must keep the nature of these expenses confidential. \$ **0.00**

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.  
If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.  
You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. \$ **0.00**
29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.  
You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.  
\* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment. \$ **0.00**
30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.  
To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  
You must show that the additional amount claimed is reasonable and necessary. \$ **46.00**
31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).  
Do not include any amount more than 15% of your gross monthly income. \$ **56.56**
32. **Add all of the additional expense deductions.** Add lines 25 through 31. \$ **480.94**

#### Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

##### Mortgages on your home

Average monthly payment

33a. Copy line 9b here => \$ **0.00**

##### Loans on your first two vehicles

33b. Copy line 13b here => \$ **122.33**

33c. Copy line 13e here => \$ **0.00**

33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

\$

\$

\$

**-NONE-**

33e Total average monthly payment. Add lines 33a through 33d

\$ **122.33**

Copy total here=>

\$ **122.33**

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

- ☒ No. Go to line 35.  
☐ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
<b>-NONE-</b>		\$ _____ ÷ 60 = \$ _____	
		Total \$ <b>0.00</b>	Copy total here=> \$ <b>0.00</b>

**35. Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

- ☐ No. Go to line 36.  
☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ **4,443.00** ÷ 60 \$ **74.05**

**36. Projected monthly Chapter 13 plan payment**

\$ **2,436.00**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X **10.00**

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$ **243.60** Copy total here=> \$ **243.60**

**37. Add all of the deductions for debt payment.**

Add lines 33e through 36.

\$ **439.98**

**Total Deductions from Income**

**38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances* \$ **12,567.27**

Copy line 32, *All of the additional expense deductions* \$ **480.94**

Copy line 37, *All of the deductions for debt payment* +\$ **439.98**

Total deductions..... \$ **13,488.19** Copy total here=> \$ **13,488.19**

Debtor 1 **Andrew Greenhut**Case number (if known) **19-10782****Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. **Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** \$ **17,111.44**

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ **0.00**

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ **1,583.33**

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here => \$ **13,488.19**

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
	\$
	\$
	\$

Total \$ **0.00**

Copy here=> \$ **0.00**

44. **Total adjustments.** Add lines 40 through 43. => \$ **15,071.52** Copy here=> -\$ **15,071.52**

45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39. \$ **2,039.92**

**Part 3: Change in Income or Expenses**

46. **Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input checked="" type="checkbox"/> 122C-1		<b>Birth of Child-Monthly payment for § 529 Program for Child</b>	<b>12/1/2020</b>	<input checked="" type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2	<b>19a</b>			<input type="checkbox"/> Decrease	\$ <b>500.00</b>
<input type="checkbox"/> 122C-1		<b>Birth of Child-Additional Monthly Insurance Premium based on Addition to Family</b>	<b>12/1/2020</b>	<input checked="" type="checkbox"/> Increase	
<input checked="" type="checkbox"/> 122C-2	<b>18</b>			<input type="checkbox"/> Decrease	\$ <b>120.00</b>
<input type="checkbox"/> 122C-1		<b>Birth of Child-Additional monthly amount for baby sitting and child-care after birth of child</b>	<b>12/1/2020</b>	<input checked="" type="checkbox"/> Increase	
<input checked="" type="checkbox"/> 122C-2	<b>21</b>			<input type="checkbox"/> Decrease	\$ <b>474.00</b>
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$

Debtor 1 **Andrew Greenhut**

Case number (if known) **19-10782**

**Part 4:** Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

**X /s/ Andrew Greenhut**

**Andrew Greenhut**

Signature of Debtor 1

Date **August 5, 2020**

MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT  
FOR THE  
DISTRICT OF MASSACHUSETTS

In re  
ANDREW GREENHUT,  
Debtor

IN PROCEEDINGS UNDER  
CHAPTER 13  
CASE NO.: 19-10782

**CERTIFICATE OF SERVICE**

I, Richard N. Gottlieb, Esq., do hereby certify that I have this day served a copy of the Motion of Debtor to Amend Summary of Schedules, Schedules "I" and "J", Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income (i.e. Form 122C-1 and C-2) and Form 106Dec and a copy of the Debtor's Amended Summary of Schedules, Amended Schedules "I" and "J", Amended Statement of Current Monthly Income and Chapter 13 Calculation of Net Disposable Income (i.e. Form 122C-1 and C-2) and Amended Form 106Dec, by First-Class Mail Postage Paid and/or electronically via the CM/ECF Electronic Messaging System on the persons listed below.

Date: August 5, 2020

/s/ Richard N. Gottlieb, Esq.

Richard N. Gottlieb, Esq. BBO # 547970  
Law Offices of Richard N. Gottlieb  
Ten Tremont Street  
Suite 11, 3<sup>rd</sup> Floor  
Boston, Massachusetts 02108  
(617) 742-4491  
[rnglaw@verizon.net](mailto:rnglaw@verizon.net)

**PERSONS SERVED:**

**Carolyn Bankowski, Esq.**  
Chapter 13 Trustee  
(Served via CM/ECF)

**Alex Mattera, Esq.**  
Pierce Atwood, LLP  
Counsel to Gita Srivastava  
(Served via CM/ECF)

**Barclays Bank Delaware**

Attn: Correspondence  
Po Box 8801  
Wilmington, DE 19899

**Capital One**

Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

**Chase Card Services**

Correspondence Dept  
Po Box 15298  
Wilmington, DE 19850

**Christopher and Andrea Haas**

164R Summer Street  
Arlington, MA 02474

**Gloria and Alan Greenhut**

1560 45th Street  
Brooklyn, NY 11219

**Internal Revenue Service**

P.O. Box 7346  
Philadelphia, PA 19101-7346

**Mass. Dept. of Revenue**

P.O. Box 9564  
Boston, MA 02204

**RTN Federal Credit Union**

600 Main St  
Waltham, MA 02452